## INCOME STATEMENT

	CURRENT PERIOD	PREVIOUS PERIOD
	01/01/18 to 30/09/18 (Unaudited)	01/01/17 to 30/09/17 (Unaudited)
Interest income	2,366,791	2,241,727
Interest expenses	637,704	589,268
Net interest income	1,729,087	1,652,459
Fee and commission income	662,474	665,127
Fee and commission expenses	12,947	15,546
Net fee and commission income	649,527	649,581
Net Interest, fee and commission income	2,378,614	2,302,040
Net gain/(loss) from trading	479,680	244,666
Net gain/(loss) from financial investments		
Other operating income (net)	687,152	760,972
Total operating income	3,545,446	3,307,677
Less : Impairment Charge/(reversal) for loans and other losses	66,313	(15,498)
Net operating income	3,479,133	3,323,175
Less: Operating Expenses		
Personnel expenses	486,909	527,330
Depreciation	77,013	70,870
Other expenses	488,684	588,458
Operating profit/(loss) before value added tax (VAT)	2,426,527	2,136,518
Less: Value added tax (VAT) on financial services	407,640	285,024
Operating profit/(loss) after value added tax (VAT)	2,018,887	1,851,494
Share of profits of associates and joint ventures		
Profit/(loss) before tax	2,018,887	1,851,494
Less : Tax expenses	721,567	620,650
Profit/(loss) for the year	1,297,320	1,230,844
Profit attributable to:		
Owners of the parent	1,297,320	1,230,844
Non-controlling interests	-	-
	1,297,320	1,230,844
Earnings per share on profit		

# STATEMENT OF CASH FLOWS

	CURRENT PERIOD	PREVIOUS PERIOD		
	30/09/18 (Unaudited)	31/12/17 (Audited)		
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest & commision receipts	3,029,265	3,606,050		
Interest & commision payments	(650,651)	(803,614)		
Receipts from other Operating Activities	1,057,584	839,363		
Cash Payment to Employees.	(486,909)	(696,948)		
Other Overhead Expenses	(896,324)	(1,112,730)		
Operating Profit before changes in Operating Assets & Liabilities	2,052,965	1,832,121		
(Increase)/Decrease in Operating Assets				
Loans and receivables to other customers and banks	(2,234,866)	(2,581,718)		
Net proceeds from Sale, Maturity, and Purchases of Financial Investments	(9,095,116)	4,606,781		
Deposits held for regulatory purposes	(579,527)	(573,397)		
Placements with Bank	1,381,434	(1,040,944)		
Other Assets	(899,961)	73,977		
	(11,428,035)	484,699		
Increase/(Decrease) in Operating Liabilities				
Deposits from Customers and Banks	9,424,781	182,682		
Other Borrowings	(164,915)	(178,504)		
Other Liabilities	399,542	181,646		
Net Cash Generated from/(used in) Operating Activities before taxes.	284,337	2,502,644		
Income Tax Paid	(433,340)	(607,546)		
Net Cash Generated from/(used in) Operating Activities	(149,003)	1,895,098		
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of Property, Plant & Equipment	(13,643)	(51,825)		
Proceeds from Sale of Property, Plant & Equipment		333		
Net Cash used in Investing Activities	(13,643)	(51,492)		
CASH FLOWS FROM FINANCING ACTIVITIES				
Effect of Currency Translation	293,765	60,821		
Profit remittence to Head Office	-			
Net Cash Generated from/(used in) Financing Activities	293,765	60,821		
Net Increase/(Decrease) in Cash & Cash Equivalents	131,119	1,904,427		
Cash & Cash Equivalents at the Beginning of the Year	4,083,299	2,178,872		
Cash & Cash Equivalents at the End of the Year	4,214,418	4,083,299		
Reconciliation of Cash & Cash Equivalents				
Cash in hand	973,530	925,896		
Balances with banks	3,156,487	2,987,698		
Money at call and short notice	84,401	169,706		
	4,214,418	4,083,299		
	, , , , , , , , , , , , , , , , , , , ,			

## STATEMENT OF COMPREHENSIVE INCOME

	CURRENT PERIOD	PREVIOUS PERIOD		
	From 01/01/18 to 30/09/18 (Unaudited)	From 01/01/17 to 30/09/17 (Unaudited)		
Profit/(loss) for the year	1,297,320	1,230,844		
Other comprehensive income, net of tax				
Net actuarial gains/(losses) on defined benefit plans				
Net change in fair value on available-for-sale financial assets	(42,935)	9,244		
Effects of Currency Transalation	293,765	29,628		
Net amount transferd to profit or loss on available-for-sale financial assets				
Other comprehensive income for the year, net of taxes	250,830	38,872		
Total comprehensive income for the year	1,548,150	1,269,716		
Attributable to:				
Owners of the parent	1,548,150	1,269,716		
Non-controlling interests				

# STATEMENT OF FINANCIAL POSITION

	CURRENT PERIOD	PREVIOUS PERIOD		
	As at 30/09/18 (Unaudited)	As at 31/12/17 (Audited)		
Assets				
Cash and cash equivalents	4,214,418	4,083,299		
Balances with central banks	1,462,241	882,714		
Placements with banks	9,657,370	11,038,804		
Derivative financial instruments	1,572,220	709,248		
Other financial assets held-for-trading	8,474,525	1,704,504		
Loans and receivables to banks	-	-		
Loans and receivables to other customers	17,456,849	15,221,983		
Financial investments - Available-for-sale	7,520,443	5,195,349		
Property, plant and equipment	248,545	311,915		
Deferred tax assets	14,514	14,514		
Other assets	869,806	356,476		
Total assets	51,490,931	39,518,806		
Liabilities				
Due to banks	7,145,693	4,868,953		
Derivative financial instruments	1,228,787	583,918		
Due to other customers	26,622,298	19,474,257		
Other borrowings	56,047	220,961		
Current tax liabilities	1,407,432	642,865		
Other liabilities	882,949	1,128,276		
Total liabilities	37,343,206	26,919,230		
Equity				
Stated capital/Assigned capital	1,524,250	1,524,250		
Statutory reserve fund	680,794	680,794		
Retained earnings	10,799,206	9,501,888		
Other reserves	1,143,475	892,645		
Total equity	14,147,725	12,599,576		
Total equity and liabilities	51,490,931	39,518,806		
Contingent liabilities and commitments	89,966,356	77,550,722		
Memorandum information				
Number of emoloyees	83	85		
Number of branches	1	1		

#### CERTIFICATION:

We, the undersigned, being the Chief Executive officer and the Chief Financial Offier of Citi Bank certify jointly that:-

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

Signed: Ravin Basnayake (Sgd.) Citi Country Officer Date: 30/11/18 Signed: Asanga de Silva (Sgd.) Chief Financial Officer Date: 30/11/18

## CITIGROUP - SUMMARY OF SELECTED FINANCIAL DATA

(In millions of dollars, except per-share amounts, ratios and direct staff)	CURRENT PERIOD Nine Months 2018 (Unaudited)	PREVIOUS PERIOD Nine Months 2017 (Unaudited)
Revenues, net of interest expense Operating expenses Provisions for credit losses and for benefits and claims Income from continuing operations before income taxes Citigroup's net income	\$ 55,730 31,948 5,643 \$ 18,139 \$ 13,732	\$ 54,940 31,900 5,378 \$ 17,662 \$ 12,095
Earnings per share Diluted Income from continuing operations Net income Shares (in millions):	\$ 5.04 5.04	\$ 4.05 4.05
Weighted average common shares outstanding (in millions) Adjusted weighted average common shares outstanding (in millions)	2,524.1 2,525.5	2,729.3 2,729.5
	CURRENT PERIOD 3Q 2018 (Unaudited)	PREVIOUS PERIOD 3Q 2017 (Unaudited)
Basel III ratios—full implementation and Performance metrics (1)(3)		
Common Equity Tier 1 Capital (4) Tier 1 Capital (4) Total Capital(4) Supplementary Leverage ratio Return on average common stockholders' equity(1)(2)	11.73% 13.36 15.98 6.50 9.6	12.98% 14.61 16.95 7.11 7.3
Balance Sheet Data (In millions of dollars, except per-share amounts, ratios) Total assets Total deposits Total Citigroup stockholders' equity (1) Book value per common share (1) Tangible book value (TBV) per share (1)	\$ 1,925,165 1,005,176 197,004 \$ 72.88 61.91	<ul> <li>\$ 1,889,133</li> <li>964,038</li> <li>227,634</li> <li>\$ 78.81</li> <li>68.55</li> </ul>

 The third quarter and nine months of 2018 reflect the impact of Tax Reform. For additional information on Tax Reform, including the impact on Citi's fourth quarter and fullyear 2017 results, see Citi's 2017 Annual Report on Form 10-K.

(2) The return on average common stockholders' equity is calculated using net income less preferred stock dividends divided by average common stockholders' equity. The return on average total Citigroup stockholders' equity is calculated using net income divided by average Citigroup stockholders' equity.

(3) Citi's risk-based capital and leverage ratios as of September 30, 2017 are non-GAAP financial measures, which reflect full implementation of regulatory capital adjustments and deductions prior to the effective date of January 1, 2018.

(4) Citi's reportable Common Equity Tier 1 (CET1) Capital and Tier 1 Capital ratios were the lower derived under the U.S. Basel III Standardized Approach and Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches for both periods presented. This reflects the U.S. Basel III requirement to report the lower of risk-based capital ratios under both the Standardized Approaches for both periods presented. This reflects the U.S. Basel III requirement to report the lower of risk-based capital ratios under both the Standardized Approaches in accordance with the Collins Amendment of the Dodd-Frank Act. Supplementary Citigroup information has been extracted from interim financials available on www.citigroup.com/citi/investor/sec.htm

## STATEMENT OF CHANGES IN EQUITY AND RESERVES

	Sta	ated capital/Assigned ca	pital		Reserves							
	Ordinary Voting Shares	Ordinary Non-voting Shares	Assigned Capital	Statutory Reserve Fund	Investment Fund Account	Exchange Equallization Account	Available for Sale Reserve	Exchange Equalization Reserve	Retained Earnings	Total	Non-Controlling Interest	Total Equity
Balance as at 01/01/18 (Opening balance)	-	-	1,524,250	680,794	-	5,170	26,697	860,778	9,501,887	12,599,575		12,599,575
Total comprehensive income for the year												
Profit/(loss) for the year									1,297,320	1,297,320		1,297,320
Other comprehensive income							(42,935)	293,765	-	250,830		250,830
Total comprehensive income for the year	-		-	-		-	(42,935)	293,765	1,297,320	1,548,150		1,548,150
Transactions with equity holders, recognised directly	in equity											
Profit Transferred to head office												
Transfers to reserves during the period												
Transfers From reserves during the period	-	-	-	-	-	-		-	-	-		
Balance as at 30/09/18 (Closing balance)	-	-	1,524,250	680,794	-	5,170	(16,238)	1,154,543	10,799,206	14,147,726	-	14,147,726

#### NOTES TO THE FINANCIAL STATEMENT

Net all Starts         Net all Starts           1) Lans and Receivables to Other Customers         17,551,812         15,250,633           Grass Lans and receivables         17,551,812         15,250,633           Collective impainment         (M.956)         (Z8,659)           Net Lons and receivables including at fair value through profit or loss         17,456,899         15,221,983           (Les) : Lous and receivables         17,456,899         15,221,983           2) Loans and receivables to Other Customers - By Product         7,415,689         15,221,983           2) Loans and receivables to Other Customers - By Product         7,311,579         2,719,698           Bull of Technage         7,311,579         2,719,698         10,164,347           Overdrafs         1,550,652         7,441,819         2,809           Sub Total         3,550,653         7,441,819         2,800           Sub Total         1,550,694         1,061,783         2,800           Sub Total         1,550,694         1,061,783         15,250,633           Sub Total         1,550,694         1,061,783         15,250,633           Sub Total         1,550,694         1,061,783         15,250,633           Sub Total         1,550,696         1,61,725         1,5250,633			CURRENT PERIOD	PREVIOUS PERIOD	
1)Loss and Recrivables to Other CastomersIT 7551,112S520,633Gross baras and recrivables in other data data data data data data data dat				As at 31/12/17 (Audited)	
c. definitionc. definitionCollective imparment(20.50)Net Loss and receivables closignated at fair value through profit or loss(7.7456.849(Less) : Loss and receivables designated at fair value through profit or loss7.7456.8492) Lans and receivables to Other Castomers - By Product7.711.5792) Lans and receivables to Other Castomers - By Product7.711.5792) Coverlaria,1.5182.0 Coverlaria,1.5182.1 Jans and receivables to Other Castomers - By Product7.711.5792.7 Product - Domestic Carrency7.711.579Coverlaria,1.558.65232.7 Dotate - Torcigo Carrency1.558.65232.7 Dotate - Torcigo Carrency1.558.65212.7 Statistic1.558.65212.7 Dotate - Torcigo Carrency2.751.15792.7 Dotate - Torcigo Carrency1.7551.8122.7 Dotate - Torcigo Carrency3.392.1612.7 Dotate - Torcigo Carrency3.392.1612.7 Dotate - Torcigo Carrency1.7551.8122.7 Dotate - Torcigo Carrency1.7551.8122.7 Dotate - Torcigo Carrency1.7551.8123.7 Dotate - Carrency1.7551.812<	1)	Loans and Receivables to Other Customers			
Calcevie maximum(94,80)(28,60)Net loans and receivables designated a far value through profit or loss17,456,89015,221,985Cass :::::::::::::::::::::::::::::::::::		Gross loans and receivables	17,551,812	15,250,633	
Net loans and receivables including at fair value through pofit or loss Casy : Loans and receivables17,456,89915,221,983Net loans and receivables17,456,89015,221,98315,221,9832) Leans and receivables to Other Customers - By Product7,311,5792,719,698Bit of Dechange Subtration7,311,5792,719,6982,850Doecdadis Bits of Dechange1,5482,850Shortsern1,560,65237,741,819Subtration1,360,65210,164,347Bit of Dechange1,350,0941,061,723Bits of Exchange1,350,0941,061,723Bits of Exchange1,350,0941,061,723Shortsern2,581,4774,024,561Shortsern2,581,4771,525,083Overdadis1,7551,81215,326,638Total1,525,0831,526,638Total1,525,0831,526,638Opening balanceOpening balanceOpening balance3,856,905,5799Change (Write back) to income statementOpening balance2,856,905,5799Change (Write back) to income statementOpening balance2,856,905,5799Change (Write back) to income statementOpening balance3,932,1612,8569Total2,85692,8569Other noremonisOpening balance at 01,012,85692,8569Other noremonisOpening ba		(Less): Individual impairment			
dessift tans and receivables11Net tans and receivables17,456,84915,221,9832) Lans and receivables to Other Customers - By Product7,511,572,719,698By Product - Domestic Currenzy Overdatis7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies7,511,572,719,698Bito of Echangies1,33,019,4110,61,751Bito of Echangies2,534,4074,042,561Sab tradi3,332,1615,086,268Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Total1,530,6831,530,683Doring balance1,530,6831,530,683Open galance1,530,6831,530,683Open galance1,530,6831,530,683Open galance1,530,6831,530,683Open galance1,631,4265,627,411Open galance1,631,4265,627,411Samp depoiss (urrent scorents)6,131,2265,627,411Samp depoiss (urrent scorents)6,131,2265,627,411Samp depoiss (		Collective impairment	(94,963)	(28,650)	
Net loans and receivables         15,221,983           2) Loans and receivables to Other Costomers - By Product         7,311,579         2,719,698           By Product - Domestic Currency         7,311,579         2,719,698           Overdrafs         7,311,579         2,719,698           Bits of Exchange         7,311,579         2,719,698           Shortnerm         563,6525         7,414,819           Shortnerm         563,6525         7,414,819           Shortnerm         1,561,062         10,161,327           By Product - Foreign Currency         0         1,561,062         10,161,237           Bits of Exchange         1         .         .         .         .           Shortnerm         2,581,467         40,42561         3,932,161         55,652,86           Sub Total         3,932,161         55,652,86         .         .           Opening Malance         .         .         <		Net loans and receivables including at fair value through profit or loss	17,456,849	15,221,983	
J. Lans and receivables to Other Customers - By Product         J.           By Product - Donestic Currency Overdrains         7,511,579         2,719,698           Bills of Exchange         1,588         2,830           Short-rem         5,630,635         7,411,819           Short-Rem         1,550,6952         10,164,357           By Product - Foreign Currency         1,590,691         10,61,725           Overdrains         1,590,691         1,061,725           Short-rem         2,381,467         10,204,563           Sub Total         3,392,161         5,086,286           Total         3,392,161         5,086,286           Total         1,7551,812         15,259,653           Ordering balance         -         -           Ordering balance         -         -           Order movements         -         -           Other movements         -         -           Other movements         66,515         (26,159)           Other movements         94,964         28,650           Other movements         1,96,0516         1,90,068           Other movements         -         -           Other movements         -         -           Other moveme		(Less) : Loans and receivables designated at fair value through profit or loss	-	-	
By Poduct - Domestic Currency         7,311,579         2,719,098           Discreturals         1,588         2,830           Short-term         6,306,525         7,414,809           Short-term         1,350,6954         10,164,347           By Poduct - Foreign Currency         1,350,6954         10,164,347           Overdinfis         1,350,6954         10,164,347           By Poduct - Toreign Currency         2,581,667         40,245,61           Overdinfis         3,392,161         5,086,256           Sub Total         3,392,161         5,086,256           Total         2,581,667         40,245,61           Opening blaince         2,581,67         40,245,61           Opening blaince         -         -           Opening blaince         -         <		Net loans and receivables	17,456,849	15,221,983	
Overdrafs         7,311,579         2,719,698           Bills of Exchange         1,548         2,839           Short-rem         13,619,652         10,161,347           By Product - Foreign Currency         13,50,694         10,61,725           Dist of Exchange         1,350,694         10,61,725           Short-rem         2,331,467         40,24,550           Short-rem         3,392,161         5,086,286           Sub Total         1,7,551,852         15,250,633           Total         17,551,852         15,250,633           Novements in Individual and Collective Impairment during the Year         -         -           Individual impairment         -         -         -           Opening balance         -         -         -           Other movements         10,101         -         -           Other movements         28,650         54,789         -           Other movements         66,313         (26,139)         -           Other movements         10,01         -         -           Other movements         10,01         -         -           Other movements         10,01         -         -           Other forostatement <td< td=""><td>2)</td><td>Loans and receivables to Other Customers - By Product</td><td></td><td></td></td<>	2)	Loans and receivables to Other Customers - By Product			
Bills of fixchange         1,548         2,830           Short-term         630,525         7,441,819           Short-term         13,619,652         10,164,347           By Product - Foreign Currency         -         -           Overdinfis         1,350,694         1,061,725           Bills of fixchange         2,381,467         4,024,561           Short-term         2,381,467         4,024,561           Sub Total         3,932,161         5,086,286           Sub Total         3,932,161         5,086,286           Sub Total         3,932,161         5,086,286           Core         -         -           Sub Total         3,932,161         5,086,286           Core         -         -         -           Sub Total         3,932,161         5,086,286         -           Core         -         -         -         -           Opening balance         -         -         -         -           Other movements         -         -         -         -           Opening balance at 01,01         28,650         54,789         -         -           Opening balance at 01,01         66,313         26,139 <td< td=""><td></td><td>By Product - Domestic Currency</td><td></td><td></td></td<>		By Product - Domestic Currency			
Shorstern         6,306,325         7,41,819           Shorstern         1350,694         10,164,347           Dyerdrafis         1,350,694         1,061,725           Bits of Exchange         2,381,467         420,4541           Shorstern         3,3932,161         5,086,286           Total         3,332,161         5,086,286           Total         17,551,812         15,250,633           Operating balance         -         -           Operating balance         -         -           Colarge (Write back) to income statement         -         -           Other movements         -         -         -           Colarge (Write back) to income statement         -         -         -           Other movements         -         -         -         -           Colarge (Write back) to income statement         -         -         -           Other movements         -         -         -         -           Colarge (Write back) to income statement         -         -         -         -           Other movements         -         -         -         -         -           Colarge (Write back) to income statement         -         -			7,311,579	2,719,698	
Sub Total13,619,65210,161,37Pyroduct - Foreign CurrencyOverdrifs1,350,0941,061,725Bills of Exchange2,381,4674,024,561Sub Total2,381,4674,024,561Sub Total2,381,4674,024,561Sub Total1,7551,81215,250,633Total1,7551,81215,250,633TotalOpening balanceOpening balanceObter movementsOlder impairmentOpening balance at 10,1028,6505,47,89Older movements66,313(26,139)Other movementsClosing balance at 0,10128,6505,47,89Obter downentsOpening balance at 0,10128,65028,650Obter movementsObter downentsObter downentsDownent dopoits (current accounts)Saing depoitsDownent d		Bills of Exchange	1,548	2,830	
By Product - Foreign Carrency         Indiana           Overdrafts         1,350,691         1,061,725           Bills of fischange         2,581,467         4,024,561           Short erm         2,581,467         4,024,561           Sub Total         3,932,161         5,086,286           Total         17,551,812         15,250,633           Novements in Individual and Collective Impairment during the Year         -         -           Individual impairment         -         -         -           Opening balance         -         -         -           Opening balance         -         -         -           Other movements         -         -         -           Other movements         -         -         -           Opening balance at 01.01         28,650         54,789         -           Collective impairment         -         -         -           Opening balance at 01.01         28,650         54,789         -           Obter other Customer - By Product         -         -         -           By Product - Domestic Currency         -         -         -           Dem to Other Customer - By Product         -         -         -		Short-term	6,306,525	7,441,819	
Overdrafts         1,350,694         1,061,725           Bils of Exchange		Sub Total	13,619,652	10,164,347	
Bills of Exchange       2.581.407       4.024.561         Short-term       2.581.407       4.024.561         Sub Total       3.0352.161       5.086.286         Total       17.551.812       15.250.633         Short-term       -       -         Opening balance       -       -         Opening balance       -       -         Charge(Write back) to income statement       -       -         Other movements       -       -       -         Closing balance       -       -       -         Opening balance 10.01       28,650       54,789       -         Collective impairment       -       -       -         Other movements       -       -       -         Collective impairment       -       -       -         Opening balance at 0.01       -       -       -         Other movements       -       -       <		By Product - Foreign Currency			
Shortern       2,581,467       4,024,561         Sub Total       3,332,161       5,086,286         Total       17,551,812       15,250,633         Showments in Individual and Collective Impairment during the Year       17,551,812       15,250,633         Individual impairment       0       -       -         Opening balance       -       -       -         Other movements       -       -       -         Other movements       -       -       -         Opening balance       -       -       -         Other movements       -       -       -         Opening balance at 10-01       28,650       54,789       -         Opening balance 10-01       28,650       54,789       -         Other movements       -       -       -       -         Opening balance 10-01       28,650       54,789       -       -       -         Other movements       -		Overdrafts	1,350,694	1,061,725	
Sub Total         3.932,161         5.086,286           Total         17,551,812         15,250,633           3) Movements in Individual and Collective Impairment during the Year         -         -           Individual impairment         -         -           Opening balance         -         -           Charge(Write back) to income statement         -         -           Write off during the year         -         -           Other movements         -         -           Collective impairment         -         -           Other movements         -         -           Collective impairment         -         -           Other movements         -         -         -           Collective impairment         -         -         -           Other movements         -         -         -           Collective impairment         -         -         -           Opening balance at 01,01         28,650         54,789         -           Charge(Write back) to income statement         -         -         -           Opening balance         94,964         28,650         -           Total         94,964         28,650         - </td <td></td> <td>Bills of Exchange</td> <td>-</td> <td></td>		Bills of Exchange	-		
Total       17,551,812       15,250,633         Algebra and antipation of the set of the s		Short-term	2,581,467	4,024,561	
A brownents in Individual and Collective Impairment during the YearIndividual impairmentOpening balance-Opening balance-Charge (Write back) to income statement-Write-off during the year-Other movements-Collective impairment-Opening balance-Collective impairment-Opening balance at 01.0128,650Collective impairment-Opening balance-Collective impairment-Opening balance-Collective impairment-Other movements-Charge (Write back) to income statement-Other movements-Demand deposits (current accounts)-By Product - Domestic Currency-Demand deposits (current accounts)-String deposits-Time deposits-Demand deposits (current accounts)-String deposits <td></td> <td>Sub Total</td> <td>3,932,161</td> <td>5,086,286</td>		Sub Total	3,932,161	5,086,286	
Individual impairment		Total	17,551,812	15,250,633	
Opening balance       .       .         Charge/(Write back) to income statement       .       .         Write-off during the year       .       .         Other movements       .       .         Closing balance       .       .         Collective impairment       .       .         Opening balance at 01.01       28,650       54,789         Other movements       .       .       .         Closing balance       .       .       .       .         Opening balance       .       .       .       .       .         Other Movements       .	3)	Movements in Individual and Collective Impairment during the Year			
Charge/(Wite back) to income statement       .       .         Write-off during the year       .       .         Other movements       .       .         Colosing balance       .       .         Collective impairment       .       .         Opening balance at 01.01       28,650       54,789         Charge/(Write back) to income statement       .       .         Opening balance       .       .       .         Other movements       .       .       .         Total       .       .       .       .         Due to Other Customer - By Product       .       .       .         Demand deposits (current accounts)       .       .       .       .         Demand deposits (current accounts)       .       .       .       .         Savings deposits (current accounts)       .       .       .       .         Demand deposits (current accounts)       .       .       .       .         By Product - Foreign Currency		Individual impairment			
Wrie off during the year       .       .         Other movements       .       .         Closing balance       .       .         Collective impairment       .       .         Opening balance at 01,01       .       .         Charge/Write back) to income statement       .       .         Other movements       .       .         Closing balance       .       .       .         Closing balance       .       .       .       .         Closing balance       .		Opening balance	-	-	
Other movements       -       -         Closing balance       -       -         Collective impairment       28,650       54,789         Opening balance at 01.01       28,650       54,789         Charge/Write back) to income statement       66,313       (26,139)         Other movements       -       -         Closing balance       94,964       28,650         Total       94,964       28,650         Poet to Other Customer - By Product       -       -         By Product - Domestic Currency       -       -         Demand deposits (current accounts)       6,134,226       5,627,411         Savings deposits       946,516       1,040,688         Time deposits (current accounts)       946,516       1,040,688         Sub Total       10,040,688       11,061,604         By Product - Foreign Currency       -       -         Demand deposits (current accounts)       3,222,931       2,993,059         Sub Total       11,061,604       11,061,604         By Product - Foreign Currency       -       -         Demand deposits (current accounts)       3,222,931       2,993,059         Savings deposits       3,027,929       714,611         Ot		Charge/(Write back) to income statement			
Closing balanceCollective impairment028,65054,789Opening balance at 01,0128,65054,789Charge/(Write back) to income statement66,313(26,139)Other movements94,96428,650Closing balance94,96428,650Total94,96428,650Pue to Other Customer - By Product94,96428,650By Product - Domestic Currency00Demand deposits (current accounts)6,134,2265,627,411Savings deposits946,5161,040,688Time deposits (current accounts)6,134,2265,627,411Savings deposits100,230194,938Gub Total10,230194,938By Product - Foreign Currency100,230194,938By Product - Soreign Current accounts)3,222,9312,993,059Savings deposits (current accounts)3,222,9312,993,059Savings deposits (current accounts)3,222,9312,993,059Savings deposits (current accounts)3,222,9312,993,059Savings deposits5,505,4154,643,599Time deposits (current accounts)3,222,9312,993,059Savings deposits3,027,9297,14,611Other deposits3,027,9297,14,611Other deposits3,027,9297,14,611Other deposits3,027,9297,14,611Other deposits3,027,9297,14,611Other deposits3,027,9297,14,611Other deposits3,027,9297,1		Write-off during the year			
Collective inpairment       28,650       54,789         Opening balance at 01/01       28,650       54,789         Charge/(Write back) to income statement       66,513       (26,139)         Other movements       94,964       28,650         Closing balance       94,964       28,650         Total       94,964       28,650         By Product - Domestic Currency       94,964       28,650         Demand deposits (current accounts)       6,134,226       5,627,411         Savings deposits       946,516       1,040,688         Time deposits (current accounts)       61,134,226       5,627,411         Savings deposits       190,230       194,938         Sub Total       190,230       194,938         By Product - Foreign Currency       100,230       194,938         Demand deposits (current accounts)       3,222,931       2,993,059         Savings deposits       3,222,931       2,993,059         Savings deposits (current accounts)       3,222,931       2,993,059 <td></td> <td>Other movements</td> <td></td> <td></td>		Other movements			
Opening balance at 01/01       28,650       54,789         Charge/(Write back) to income statement       66,313       (26,139)         Other movements       94,964       28,650         Closing balance       94,964       28,650         Total       94,964       28,650         By Product - Domestic Currency		Closing balance	-		
Charge/(Write back) to income statement       66,313       (26,139)         Other movements       94,964       28,650         Total       94,964       28,650         More to Other Customer - By Product       94,964       28,650         By Product - Domestic Currency       94,964       28,650         Demand deposits (current accounts)       66,134,226       5,627,411         Savings deposits       946,516       1,040,688         Time deposits (current accounts)       64,14,226       5,627,411         Savings deposits       190,230       194,938         Immedeposits (current accounts)       31,027,9892       4,198,567         Other deposits (current accounts)       190,230       194,938         Sub Total       190,230       194,938         Demand deposits (current accounts)       3,222,931       2,993,059         Savings deposits (current accounts)       3,222,931       2,993,059         Savings deposits (current accounts)       3,222,931       2,993,059         Savings deposits (current accounts)       3,027,929       714,611         Other deposits (current accounts)       3,027,929       714,611         Other deposits (current accounts)       3,027,929       714,611         Other deposits		Collective impairment			
Other movements       94,964       28,650         Closing balance       94,964       28,650         Total       94,964       28,650         9       94,964       28,650         10,40,688       1,040,688       1,040,688         10       190,230       194,938<		Opening balance at 01/01	28,650	54,789	
Closing balance94,96428,650Total94,96428,650Total94,96428,65028,65094,96428,65028,65028,65028,65049,00000,00000,00040,00000,00000,00050,00000,00000,00061,34,2265,627,41161,34,2265,627,41161,34,2265,627,41161,34,2265,627,41161,040,688046,51671me deposits (current accounts)046,51671me deposits190,23071me deposits190,23071me deposits (current accounts)14,780,86480 Total14,780,86471,000,68111,061,6049111,061,60492,93,0593,222,93172,93,0593,222,93173,059,5154,643,95971me deposits (current accounts)3,027,929714,6113,027,929714,61200her deposits71me deposits3,027,929714,61100her deposits71me deposits3,027,929714,61110,023714,6113,027,929714,61110,023714,61110,023714,6128,112,653		Charge/(Write back) to income statement	66,313	(26,139)	
Total94,96428,650Total94,96428,6504Due to Other Customer - By Product1000000000000000000000000000000000000		Other movements			
4) Due to Other Customer - By ProductBy Product - Domestic CurrencyDemand deposits (current accounts)6,134,2265,627,411Savings deposits946,5161,040,688Time deposits946,5161,040,688Time deposits7,509,8924,198,567Other deposits190,230194,938Sub Total14,780,86411,061,604By Product - Foreign Currency3,222,9312,993,059Savings deposits (current accounts)3,222,9312,993,059Savings deposits5,505,4154,643,959Time deposits3,027,929714,611Other deposits3,027,929714,611Other deposits85,15961,023Sub Total11,841,4338,412,653		Closing balance	94,964	28,650	
By Product - Domestic Currency         6,134,226         5,627,411           Demand deposits (current accounts)         946,516         1,040,688           Savings deposits         946,516         1,040,688           Time deposits         7,509,892         4,198,567           Other deposits         190,230         194,938           Sub Total         14,780,864         11,061,604           By Product - Foreign Currency         7         7           Demand deposits (current accounts)         3,222,931         2,993,059           Savings deposits         5,505,415         4,643,959           Time deposits         3,027,929         714,611           Other deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653		Total	94,964	28,650	
By Product - Domestic Currency         6,134,226         5,627,411           Demand deposits (current accounts)         946,516         1,040,688           Savings deposits         946,516         1,040,688           Time deposits         7,509,892         4,198,567           Other deposits         190,230         194,938           Sub Total         14,780,864         11,061,604           By Product - Foreign Currency         7         7           Demand deposits (current accounts)         3,222,931         2,993,059           Savings deposits         5,505,415         4,643,959           Time deposits         3,027,929         714,611           Other deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653					
By Product - Domestic Currency         6,134,226         5,627,411           Demand deposits (current accounts)         946,516         1,040,688           Savings deposits         946,516         1,040,688           Time deposits         7,509,892         4,198,567           Other deposits         190,230         194,938           Sub Total         14,780,864         11,061,604           By Product - Foreign Currency         7         7           Demand deposits (current accounts)         3,222,931         2,993,059           Savings deposits         5,505,415         4,643,959           Time deposits         3,027,929         714,611           Other deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653	4	Due to Other Customer, By Broduct			
Demand deposits (current accounts)         6,134,226         5,627,411           Savings deposits         946,516         1,040,688           Time deposits         7,509,892         4,198,567           Other deposits         190,230         194,938           Sub Total         14,780,864         11,061,604           By Product - Foreign Currency         3,222,931         2,993,059           Savings deposits (current accounts)         3,027,929         714,611           Other deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         85,159         61,023	4)				
Savings deposits         946,516         1,040,688           Time deposits         7,509,892         4,198,567           Other deposits         190,230         194,938           Sub Total         190,230         194,938           By Product - Foreign Currency         3,222,931         2,993,059           Demand deposits (current accounts)         3,027,929         714,611           Savings deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653			6 134 226	5 627 411	
Time deposits     7,509,892     4,198,567       Other deposits     190,230     194,938       Sub Total     14,780,864     11,061,604       By Product - Foreign Currency     3,222,931     2,993,059       Demand deposits (current accounts)     3,027,929     714,611       Savings deposits     3,027,929     714,611       Other deposits     85,159     61,023       Sub Total     11,841,433     8,412,653					
Other deposits     190,230     194,938       Sub Total     147,80,864     11,061,604       By Product - Foreign Currency     3,222,931     2,993,059       Demand deposits (current accounts)     3,222,931     2,993,059       Savings deposits     5,505,415     4,643,959       Time deposits     3,027,929     714,611       Other deposits     85,159     61,023       Sub Total     11,841,433     8,412,653					
Sub Total         14,780,864         11,061,604           By Product - Foreign Currency         7         7           Demand deposits (current accounts)         3,222,931         2,993,059           Savings deposits         5,505,415         4,643,959           Time deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653					
By Product - Foreign Currency         2,993,059           Demand deposits (current accounts)         3,222,931         2,993,059           Savings deposits         5,505,415         4,643,959           Time deposits         3,027,929         714,611           Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653					
Demand deposits (current accounts)     3,222,931     2,993,059       Savings deposits     5,505,415     4,643,959       Time deposits     3,027,929     714,611       Other deposits     85,159     61,023       Sub Total     11,841,433     8,412,653			1,,00,001	11,001,001	
Savings deposits     5,505,415     4,643,959       Time deposits     3,027,929     714,611       Other deposits     85,159     61,023       Sub Total     11,841,433     8,412,653			3,222,931	2,993.059	
Time deposits     3,027,929     714,611       Other deposits     85,159     61,023       Sub Total     11,841,433     8,412,653					
Other deposits         85,159         61,023           Sub Total         11,841,433         8,412,653					
Sub Total         11,841,433         8,412,653					
		Total	26,622,298	19,474,257	

## ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

2,413,752

583,918

583,918

Rupees Thousands

Current Period - 30th September 2018							
	HFT	Designated	HTM	Amortised	AFS	Hedging	Total
		at fair value		cost			
Cash and cash equivalents	-		-	4,214,418		-	4,214,418
Balances with central banks	-		-	1,462,241		-	1,462,241
Placements with banks	-		-	9,657,370		-	9,657,370
Derivative financial instruments	1,572,220		-	-	-	-	1,572,220
Other financial assets held-for-trading	8,474,525		-	-	-	-	8,474,525
Loans and receivables to banks	-		-	-	-	-	-
Loans and receivables to other customers		-	-	17,456,849		-	17,456,849
Financial investments	-		-		7,520,443		7,520,443
Total financial assets	10,046,745	-	-	32,790,878	7,520,443	-	50,358,066
LIABILITIES							
Due to banks				7,145,693			7,145,693
Derivative financial instruments	1,228,787			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			1,228,787
Due to other customers	1,220,707			26,622,298			26,622,298
Other borrowings				56,047			56,047
Total financial liabilities	1,228,787	-	-	33,824,038	-	-	35,052,825
Previous Period - 31st December 2017							
	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents			-	4,083,299	-	-	4,083,299
Balances with central banks	-	-	-	882,714		-	882,714
Placements with banks			-	11,038,804	-	-	11,038,804
Derivative financial instruments	709,248		-	-	-	-	709,248
Other financial assets held-for-trading	1,704,504	-	-		-	-	1,704,504
Loans and receivables to banks	-		-	-		-	-
Loans and receivables to other customers		-	-	15,221,983	-	-	15,221,983
The second se					5 105 3 (0		5 105 2 (0

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Instruments of fair value and cash flow hedging - Hedging

Held-to-maturity - HTM

Available-for-sale - AFS

## SELECTED PERFORMANCE INDICATORS

Designated at fair value through profit or loss - Designated at fair value

Loans and receivables/deposits at amortised cost - Amortised cost

Financial investments

Total financial assets

Due to other customers

Total financial liabilities

Held for trading - HFT

Other borrowings

Derivative financial instruments

LIABILITIES

Due to banks

	CURRENT PERIOD	PREVIOUS PERIOD
	As at 30/09/18 (Unaudited)	As at 31/12/17 (Audited)
Common Equity Tier 1	12,698,482	12,727,614
Tier 1 Capital	12,698,482	12,727,614
Total Capital	12,786,121	12,756,264
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 6.375%)	31.32%	42.61%
Tier 1 Capital Ratio (Minimum Requirement - 7.875%)	31.32%	42.61%
Total Capital Ratio (Minimum Requirement -11.875%)	31.53%	42.70%
Leverage Ratio (Minimum Requirement - %)		
Regulatory Liquidity		
Statutory Liquid Assets (LKR'000)	35,676,073	21,765,189
Statutory Liquid Assets Ratio (Minimum Requirement -20%)		
Domestic Banking Unit (%)	111.46%	71.26%
Off-Shore Banking Unit (%)	133.81%	92.84%
Liquidity Coverage Ratio (%) - Rupee (Minimum	768.34%	423.01%
Requirement - 90%)		
Liquidity Coverage Ratio (%) - All Currency (Minimum	261.63%	185.38%
Requirement -90%)		

#### Rupees Thousands

5,195,349

4,868,953

19,474,257

25,148,089

220.961

583,918

38,835,901

5,195,349

31,226,801

4,868,953

19,474,257

24,564,171

220.961

5,195,349